IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Cheryl Phillips, et al.) Customer No.: 29052
Serial No.: 10/696,743) Confirmation No.: 6300
Filing Date: October 27, 2003) Art Unit: 3627
For: Systems and Methods for Handling Multiple Merchant Identifiers	Examiner: Ramsey Refai
)

AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

Responsive to the non-final Office Action dated January 22, 2009, Attorney for the Assignee submits the following amendments and remarks. In light of these amendments and remarks, Attorney for the Assignee respectfully asserts that all of the claims of the patent application are patentable, and that the application be allowed.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 9 of this paper.

Conclusion begins on page 12 of this paper.